

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

DAVID A. TUTMAHER  
REBECCA A TUTMAHER  
Debtor(s)

Case No. 13-11195TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/25/2013.
- 2) The plan was confirmed on 12/11/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 04/09/2014, 01/11/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/25/2015, 03/21/2018.
- 5) The case was completed on 11/06/2018.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,984.01.
- 10) Amount of unsecured claims discharged without payment: \$3,002.92.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$52,156.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$52,156.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,350.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,071.45
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,421.45**

Attorney fees paid and disclosed by debtor: \$650.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP - AGENT	Unsecured	NA	758.75	758.75	758.75	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	51.02	51.02	51.02	0.00
ASPIRE/CARD SVCS**	Unsecured	0.00	NA	NA	0.00	0.00
BAYVIEW LOAN SERVICING LLC**	Secured	41,267.00	41,381.54	0.00	13,886.95	0.00
BAYVIEW LOAN SERVICING LLC**	Secured	0.00	1,641.38	1,641.38	1,641.38	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	414.00	414.21	414.21	414.21	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	509.43	0.00	0.00	0.00
CBJ CREDIT RECOVERY	Unsecured	142.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	NA	0.00	0.00	0.00	0.00
CLERK, U S BANKRUPTCY COURT	Priority	NA	NA	630.92	630.92	0.00
COMMERCIAL ACCEPTANCE++	Unsecured	63.00	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	423.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSN.	Unsecured	240.00	NA	NA	0.00	0.00
ERIE COUNTY TAX CLAIM BUREAU*	Secured	4,591.28	3,469.46	3,469.46	3,469.46	882.54
ERIE COUNTY TAX CLAIM BUREAU*	Secured	NA	NA	NA	0.00	0.00
FIRST NIAGARA BANK++	Unsecured	620.00	630.92	630.92	0.00	0.00
GINNYS	Unsecured	NA	606.35	606.35	606.35	0.00
GLOBAL PAYMENTS CHECK SVCS IN	Unsecured	NA	155.00	155.00	155.00	0.00
GLOBAL PAYMENTS CHECK SVCS IN	Unsecured	NA	155.00	155.00	155.00	0.00
GLOBAL PAYMENTS CHECK SVCS IN	Unsecured	NA	139.25	139.25	139.25	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK++	Unsecured	0.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	208.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	23.79	23.79	23.79	0.00
INTERNAL REVENUE SERVICE*	Priority	1,075.00	1,785.04	1,785.04	1,785.04	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	518.36	0.00	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	799.00	625.52	0.00	0.00	0.00
MERRICK BANK	Unsecured	672.00	487.50	487.50	487.50	0.00
MERRICK BANK	Unsecured	406.00	477.86	477.86	477.86	0.00
METABANK/FINGERHUT	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NDC CHECK SVCS	Unsecured	155.00	NA	NA	0.00	0.00
NORTHWEST SAVINGS BANK**	Unsecured	0.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	2,095.88	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	293.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	242.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT I	Secured	17,033.00	17,124.43	17,124.43	17,124.43	2,305.47
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,156.00	1,155.53	0.00	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	862.00	862.76	862.76	862.76	0.00
SEVENTH AVENUE	Unsecured	606.00	NA	NA	0.00	0.00
VERIZON(*)++	Unsecured	0.00	NA	NA	0.00	0.00
WARREN COUNTY SD (WARREN BOI	Priority	3,513.72	NA	NA	0.00	0.00
WARREN COUNTY TAX CLAIM BURI	Priority	NA	936.27	876.87	876.87	0.00
WARREN FCU	Unsecured	0.00	NA	NA	0.00	0.00
WIDGET FINANCIAL**	Unsecured	0.00	NA	NA	0.00	0.00
WILSHIRE CREDIT CORP	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$13,886.95	\$0.00
Mortgage Arrearage	\$1,641.38	\$1,641.38	\$0.00
Debt Secured by Vehicle	\$17,124.43	\$17,124.43	\$2,305.47
All Other Secured	\$3,469.46	\$3,469.46	\$882.54
<b>TOTAL SECURED:</b>	<b>\$22,235.27</b>	<b>\$36,122.22</b>	<b>\$3,188.01</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,292.83	\$3,292.83	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$3,292.83</b>	<b>\$3,292.83</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$4,762.41</b>	<b>\$4,131.49</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,421.45</u>
Disbursements to Creditors	<u>\$46,734.55</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$52,156.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/05/2019

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.